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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/805,832
	Filing Date	March 14, 2001
	First Named Inventor	E. Mason
	Art Unit	3624
	Examiner Name	J. Patel
Total Number of Pages in This Submission	4+rcfs	Attorney Docket Number COS99039

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ENCLOSURES (Check all that apply)		
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Remarks		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	MCI, LLC	
Signature		
Printed name	Edén U.I. Stright	
Date	March 6, 2006	Reg. No. 51,205

CERTIFICATE OF TRANSMISSION/MAILING		
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:		
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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Docket No.: COS99039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Elaine Scott Mason

Confirmation No.: 3006

Serial No.: 09/805,632

Art Unit: 3624

Filed: March 14, 2001

Examiner: J. Patel

Title: Early-Payment Discount for E-Billing System

**RECEIVED
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Commissioner for Patents
PO Box 1450
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Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly and independently considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

The documents cited herein are submitted under 37 C.F.R. § 1.97(e)(2), and are before the mailing date of any of a final action under § 1.113, a notice of allowance under § 1.311, or an action that otherwise closes prosecution in the application, therefore no fee is due.

No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

Each of the documents listed on the attached form equivalent to Form PTO-1449 is in the English language.

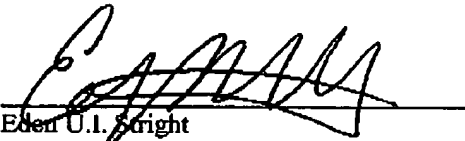
According to the Official Gazette, October 12, 2004, the Office hereby waives the requirement under 37 CFR 1.98(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications. Therefore no copy of any patent or patent application publication is submitted herewith.

It is respectfully requested that the documents cited in this Information Disclosure Statement be independently considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 07-2347, and please credit any excess fees to such deposit account.

Respectfully submitted,

Date: March 6, 2006


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